RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	9/30/2022 2022Q3	12/31/2022 2022Q4	3/31/2023 2023Q1	6/30/2023 2023Q2	9/30/2023 2023Q3
Average Total Assets ($ 000)	309,108	309,435	304,515	300,246	300,041
Net Income ($ 000)	2,905	4,860	2,224	4,562	6,984
Average Earning Assets ($ 000)	298,244	298,336	292,570	287,982	288,052
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	2.13	2.47	4.06	4.13	4.22
Less: Interest Expense	0.04	0.04	0.07	0.09	0.11
Net Interest Income	2.09	2.43	3.99	4.04	4.11
Plus: Noninterest Income	0.42	0.41	0.38	0.39	0.40
Less: Noninterest Expense	1.14	1.15	1.15	1.14	1.17
Less: Provisions for Loan Losses	0.08	0.07	0.22	0.15	0.13
Net Operating Profit Before Tax	1.30	1.63	3.00	3.15	3.21
Net Operationg Profit After Tax	1.25	1.57	2.92	3.06	3.12
Adjusted Net Operating Income	1.28	1.59	2.96	3.11	3.15
Net Income	1.25	1.57	2.92	3.06	3.12
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.25	1.57	2.92	3.06	3.12
Net Income to Average Capital (ROE) (FSI)	67.72	77.64	123.64	121.58	112.20
Net Interest Income to Average Earning Assets (NIM)	2.17	2.52	4.15	4.21	4.28
Average Earning Assets to Average Assets	96.49	96.41	96.08	95.92	96.00
Interest Margin to Gross Income	82.05	84.32	89.86	89.25	88.95
Yield on Loans	10.09	10.17	11.09	10.85	11.01
Cost of Deposits	0.04	0.04	0.07	0.10	0.12
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.37	0.48	0.41	0.41	0.70
Earnings Coverage of Net Loan Losses (X)	26.85	34.05	16.92	33.53	29.37
Provisions for Loan Losses to Total Loans	6.47	6.12	6.15	5.60	5.74
Past Due Loans to Total Loans	2.36	2.51	1.80	1.52	1.44
Non-Performing Loans to Total Loans (FSI)	0.69	0.60	0.51	0.42	0.38
Provisions for Loan Losses to Non-Performing Loans	941.01	1016.24	1202.96	1328.30	1512.32
Estimated Required Provisions to Non-Performing Loans	173.67	196.56	231.93	264.52	288.53
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	9.54	9.89	10.41	12.21	11.44
Net Loans and Advances to Customer Deposits	9.98	10.41	10.84	12.91	12.18
Deposits to Total Liabilities	97.63	97.61	97.53	97.40	97.43
Liquidity Ratio (PR-10)	88.33	88.71	91.20	92.31	92.14
CAPITAL ANALYSIS: (Uninsured Banks Only)					
Tier 1 Capital to Risk Weighted Assets (FSI)	0.02	0.02	0.02	0.02	0.02
Total Risk-Based Capital to Risk-Weighted Assets (FSI)	(1.31)	(1.27)	(1.31)	(1.24)	(1.24)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.02	0.03	0.02	0.03	0.04
Retained Earnings to Average Capital	0.43	0.70	0.27	0.56	0.80
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.45	0.58	0.37	0.55	0.66
Past Due Loans to Total Capital	0.12	0.10	0.10	0.07	0.05
Non Performing Loans to Capital (FSI)	0.03	0.02	0.03	0.02	0.01
GROWTH RATES (qtr-on-qtr)					
Total Assets	2.75	0.33	(4.01)	(2.20)	2.64
Total Capital (Balance Sheet)	23.70	30.28	(29.14)	39.36	29.16
Tier 1 Capital	0.00	0.00	5.24	0.21	0.00
Total Loans and Advances	2.42	3.63	1.07	14.06	(3.67)
Past Due Loans (Loans Past Due 30 Days or More)	(6.64)	10.47	(27.58)	(3.69)	(9.06)
Non Performing Loans (Loans Past Due 90 Days or More)	22.60	(9.22)	(14.21)	(5.92)	(13.21)
Core Liquid Assets	2.82	(0.05)	(4.73)	(4.32)	3.69
Total Deposits	2.40	(0.33)	(2.94)	(3.64)	1.90
Demand Deposits	1.28	(0.25)	(7.57)	(4.06)	7.59
Savings Deposits	4.38	(0.15)	1.13	(4.18)	(8.77)
Time Deposits	(2.01)	(1.92)	2.22	2.23	31.92

OUTPUT REPORT 2
NONINTEREST INCOME AND EXPENSE

NONINTEREST INCOME AND EXPENSES ($ 000's)					
Net Gain / (Loss) on Trading Assets	0	0	0	0	0
Net Gain / (Loss) on Assets "Other than Trading"	0	0	0	0	0
Net Gain / (Loss) on Foreign Currency Revaluation	0	0	0	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	657	850	192	392	579
Other Non Interest Income	319	434	99	199	325
Total Non-Interest Income	**976**	**1,284**	**291**	**591**	**904**
Salaries, Wages and Benefits - Citizens	992	1,345	352	707	1,064
Salaries, Wages and Benefits - Noncitizens	203	278	73	150	229
Board of Directors' Expenses	44	106	34	69	103
Outsourcing Service Fees and Expenses	25	34	10	21	34
Related Party	0	0	0	0	0
Non-Related Party	25	34	10	21	34
Rent - Premises	191	265	67	133	201
Other Administrative and Occupancy Expenses	346	419	107	193	309
Depreciation on Fixed Assets	153	202	69	121	168
Other Non Interest Expenses	690	900	167	312	526
Total Non-Interest (Overhead) Expenses	**2,644**	**3,549**	**879**	**1,706**	**2,634**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	45.34	40.27	26.40	25.64	25.93
Interest Margin to Gross Income (FSI)	82.05	84.32	89.86	89.25	88.95
Personnel Expenses to Noninterest Expenses (FSI)	45.20	45.73	48.35	50.23	49.09
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.53	0.56	0.60	0.62	0.62
Salaries, Wages and Benefits of All Employees	0.52	0.52	0.56	0.57	0.57
Board of Directors' Expenses	0.02	0.03	0.04	0.05	0.05
Outsourcing Service Fees and Expenses	0.01	0.01	0.01	0.01	0.02
Rent - Premises	0.08	0.09	0.09	0.09	0.09
Other Administrative and Occupancy Expenses	0.15	0.14	0.14	0.13	0.14
Depreciation on Fixed Assets	0.07	0.07	0.09	0.08	0.07
Other Non Interest Expenses	0.30	0.29	0.22	0.21	0.23
Total Overhead Expenses	1.14	1.15	1.15	1.14	1.17
Overhead Expenses Less Non-Int Income	0.72	0.73	0.77	0.74	0.77
YIELD ON OR COST OF:					
Total Loans and Advances	10.75	10.82	11.63	11.63	11.80
Interest Income on Loans and Advances	10.09	10.17	11.09	10.85	11.01
Yield-related Loan Fees & Charges	0.66	0.65	0.55	0.78	0.79
Deposits Due from Depository Institutions	1.24	1.61	3.29	3.31	3.37
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.24	1.61	3.29	3.32	3.38
Head Office and Branches	1.24	1.61	3.30	3.32	3.38
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.04	0.04	0.07	0.10	0.12
Domestic	0.04	0.04	0.07	0.10	0.12
Non-Residents	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Interbank Funds Purchased	0.00	0.00	0.00	0.00	0.00

OUTPUT REPORT 3
PERCENTAGE COMPOSITION

YTD AVERAGE ASSETS AS A % OF AVERAGE TOTAL ASSETS					
Total Loans and Advances	**9.88**	**10.01**	**10.81**	**11.50**	**11.66**
Less: Provisions for Loan Losses	0.65	0.65	0.66	0.68	0.69
Net Loans and Advances	9.22	9.36	10.14	10.81	10.97
Deposits Due From Depository Institutions	**86.61**	**86.41**	**85.27**	**84.42**	**84.35**
Demand	86.31	86.11	85.04	84.19	84.12
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.31	86.11	85.04	84.19	84.12
Head Office and Branches	86.29	86.09	85.02	84.17	84.11
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.30	0.29	0.24	0.23	0.22

Domestic	0.28	0.27	0.21	0.20	0.19
Abroad	0.03	0.03	0.03	0.03	0.03
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.03	0.03	0.03	0.03	0.03
Time	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Interbank Funds Sold	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Debt Securities Issued By	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Shares & Other Equity Investments	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Securities Purchased Under Agreement to Resell	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Sub-total Earning Assets	**96.49**	**96.41**	**96.08**	**95.92**	**96.00**
Cash (Notes & Coin)	**1.55**	**1.62**	**1.91**	**2.04**	**1.96**
Total Non-Financial Assets	**1.62**	**1.63**	**1.67**	**1.69**	**1.69**
Premises & Equipment	1.62	1.63	1.67	1.69	1.69
Less: Accumulated Depreciation	1.15	1.16	1.22	1.24	1.25
Net Fixed Assets	0.48	0.47	0.46	0.45	0.44
Inventories	0.00	0.00	0.00	0.00	0.00
Intangibles	0.00	0.00	0.00	0.00	0.00
Accrued Interest Receivable	**0.04**	**0.04**	**0.05**	**0.05**	**0.06**
Divdends Receivable	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Investment In Unconsolidated Subs and Assoc Co's	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Items in Transit	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Other Assets	**0.30**	**0.30**	**0.29**	**0.29**	**0.29**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	45.00	45.05	44.43	43.88	44.11
Savings Deposits	43.61	43.46	43.99	44.07	42.89
Time Deposits	7.27	7.19	7.08	7.26	7.90
Sub-Total Deposits	**95.88**	**95.70**	**95.49**	**95.21**	**94.90**
Deposits Due to Depository Institutions	0.26	0.24	0.15	0.14	0.14
Demand	0.08	0.08	0.06	0.06	0.06
Domestic	0.08	0.08	0.06	0.06	0.06
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Savings	0.17	0.16	0.10	0.08	0.08
Domestic	0.17	0.16	0.10	0.08	0.08
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Time	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Debt Securities Issued To	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Borrowings	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Interbank Funds Purchased	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Securities Sold Under Agreement to Repurchase	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Accrued Interest Payable	**0.00**	**0.00**	**0.01**	**0.01**	**0.02**
Deposits	0.00	0.00	0.01	0.01	0.02
Dividends Payable	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Interest In Suspense on Loans and Advances	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Other Liabilities	**0.47**	**0.48**	**0.49**	**0.49**	**0.49**
Total Provisions for Losses	**0.65**	**0.65**	**0.66**	**0.68**	**0.69**
Total Accumulated Depreciation	**1.15**	**1.16**	**1.22**	**1.24**	**1.25**
Sub-Total Liabilities	**98.16**	**97.98**	**97.87**	**97.64**	**97.33**
Total Capital	**1.84**	**2.02**	**2.36**	**2.52**	**2.78**
Total Liabilities & Capital	**100.00**	**100.00**	**100.23**	**100.15**	**100.12**

OUTPUT REPORT 4
PROVISIONS FOR LOAN LOSSES & LOAN QUALITY

CHANGES IN PROVISIONS FOR LOAN LOSSES ($ 000's)

Balance at Prior Calendar Year End	1,962	1,962	2,002	2,002	2,002

Add: Provisions Year-to-date	181	225	166	219	299
Less: Write-offs Year-to-date ( )	413	547	204	346	519
Add: Recoveries Year-to-date	301	399	69	205	273
Ending Balance	**2,031**	**2,039**	**2,033**	**2,080**	**2,055**
Average Total Loans to Average Total Assets	9.88	10.01	10.81	11.50	11.66
Average Total Loans and Advances ($000)	30,527	30,968	32,908	34,517	34,976
Year-to-date Net Loan Losses (Recoveries)	112	148	135	141	246
Past Due Loans [Loans Past Due 30 Days or More)	745	823	596	574	522
Non Performing Loans [Loans Past Due 90 Days or More)	217	197	169	159	138
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	44.46	58.94	12.61	37.48	49.91
Year-to-date Net Loan Loss to Average Total Loans	0.37	0.48	0.41	0.41	0.70
Year-to-date Write-offs to Average Total Loans	1.35	1.77	0.62	1.00	1.48
Year-to-date Recoveries to Average Total Loans	0.99	1.29	0.21	0.59	0.78
Provisions for Loan Losses to Total Loans	6.47	6.12	6.15	5.60	5.74
Provisions for Loan Losses to Loans Past Due 90 days or more	941.01	1,016.24	1,202.96	1,328.30	1,512.32
Earnings Coverage of Year-to-date Net Loan Losses	26.85	34.05	16.92	33.53	29.37
Twenty Largest Borrowing Relationships ('000s)	17,845	22,736	18,593	16,444	16,554
Large Borrowers to Capital (FSI)	276.4	270.3	312.0	198.0	154.3
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	2.36	2.51	1.80	1.52	1.44
Loans Past Due 30 to 59 Days to Total Loans	0.96	1.27	0.80	0.73	0.76
Loans Past Due 60 to 89 Days to Total Loans	0.71	0.64	0.49	0.37	0.29
Loans Past Due 90 to 179 Days to Total Loans	0.57	0.46	0.42	0.36	0.34
Loans Past Due 180 to 360 Days to Total Loans	0.11	0.14	0.09	0.07	0.04
Loans Past Due Over 360 Days to Total Loans	NA	NA	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	0.69	0.60	0.51	0.42	0.38
SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)					
Private Sector Domestic	100.00	100.00	104.20	100.00	100.00
Non-Financial Corporations	22.15	22.84	26.62	29.90	24.48
Agriculture, Forestry, and Fishing	0.00	0.00	0.00	0.00	0.00
Agriculture	0.00	0.00	0.00	0.00	0.00
Forestry & Logging	0.00	0.00	0.00	0.00	0.00
Fishing & Aquaculture	0.00	0.00	0.00	0.00	0.00
Mining & Quarrying	0.00	0.00	0.00	0.00	0.00
Manufacturing	0.00	0.00	0.00	0.00	0.00
Fish Processing	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Electricity, Gas, Steam & Air Conditioning Supply	0.00	0.00	0.00	0.00	0.00
Water Supply, Sewage, Waste Mgmt & Remediation Activities	0.00	0.00	0.00	0.00	0.00
Construction	0.00	0.00	0.00	0.00	0.00
Wholesale & Retail Trade; Report of Motor Vehicles & Motorcycles	0.00	0.00	0.00	0.00	0.00
Transportation & Storage	0.14	0.00	0.00	0.00	0.00
Accommodation & Food Service Activities	0.00	0.00	0.00	0.00	0.00
Accommodation	0.00	0.00	0.00	0.00	0.00
Food and Beverage Service Activities	0.00	0.00	0.00	0.00	0.00
Information & Communication	0.00	0.00	0.00	0.00	0.00
Financial & Insurance Activities	0.00	0.00	0.00	0.00	0.00
Real Estate Activities	11.58	10.43	11.13	10.15	4.19
Professional, Scientific & Technical Activities	0.00	0.00	0.00	0.00	0.00
Administrative & Support Services Activities	0.00	0.00	0.00	0.00	0.00
Public Administration & Defense, Compulsory Social Security	0.00	0.00	0.00	0.00	0.00
Education	0.00	0.00	0.00	0.00	0.00
Human Health & Social Work Activities	0.00	0.00	0.00	0.00	0.00
Arts, Entertainment, and Recreation	0.00	0.00	0.00	0.00	0.00
Other Service Activities	10.42	12.40	15.49	19.75	20.30
Individuals	77.85	77.16	77.58	70.10	75.52
Housing and Land Purchases	0.00	0.00	0.00	0.00	0.00
Other	77.85	77.16	77.58	70.10	75.52
Non-Profit Institutions Serving Households	0.00	0.00	0.00	0.00	0.00

OUTPUT REPORT 5
CAPITAL ANALYSIS (Uninsured Banks Only)

YEAR-TO-DATE CHANGES IN CAPITAL ($ 000s):					
Balance At Prior Year End	6,875	6,875	8,411	8,411	8,411
+ Net Change in Paid-in Capital Year-to-date	0	0	0	50	50
+ Net Change in Paid-in Premium or Surplus Year-to-date	0	0	0	0	0
+ Net Change in Assigned Capital Year-to-date	0	0	0	0	0
+ Net Change in Retained Earnings (Loss) Prior Years	63	63	186	144	144
+ Net Income (Loss) Year-to-date	2,905	4,860	2,224	4,562	6,984
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	1	1	(1)	(1)	(1)
Balance At End of Period	**9,844**	**11,799**	**10,820**	**13,166**	**15,588**
Average Total Capital ($000)	5,700	6,242	7,186	7,559	8,351
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	457.61	365.37	520.97	428.88	319.39
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	11.40	6.10	6.95	4.19	3.74
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	0.68	0.78	1.24	1.22	1.12
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.43	0.70	0.27	0.56	0.80
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	2.08	2.71	2.00	2.85	3.58
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,030	4,030	4,030	4,080	4,080
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(480)	(480)	(294)	(336)	(336)
Assigned Capital	0	0	0	0	0
Other	0	0	0	0	0
LESS: Current year-to-date Loss	0	0	0	0	0
LESS: Goodwill and Other Intangibles	0	0	0	0	0
Sub-total Tier 1 Capital	3,550	3,550	3,736	3,744	3,744
TIER 2 CAPTIAL:					
Current year-to-date Income	2,905	4,860	2,224	4,562	6,984
Asset Revaluation Reserves	0	0	0	0	0
LESS: Asset Revaluation Reserve Required Discount	0	0	0	0	0
Allowable Revaluation Reserves	0	0	0	0	0
General Provisions for Loan Losses	2,042	2,002	2,033	2,112	2,087
Maximum Eligible General Provisions for Loan Losses	3,133	3,170	2,964	2,912	3,024
Allowable General Provisions for Loan Losses	2,042	2,002	2,033	2,112	2,087
Other	0	0	0	0	0
Sub-total Tier 2 Capital	4,947	6,862	4,257	6,674	9,071
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	266,337	265,106	252,685	240,401	251,220
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	266,337	265,106	252,685	240,401	251,220
Deductions from Total Capital:					
LESS: Investments in Unconsolidated Subsidiaries	0	0	0	0	0
LESS: Holdings of Other Financial Institution's Capital Instruments	0	0	0	0	0
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL CAPITAL	**(257,840)**	**(254,694)**	**(244,692)**	**(229,983)**	**(238,405)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**248,176**	**250,709**	**232,229**	**228,223**	**235,906**
0% Risk Weighted Assets ($000)	7,839	9,966	11,191	14,606	13,016
20% Risk Weighted Assets ($000)	62,604	57,975	63,874	56,321	58,336
50% Risk Weighted Assets ($000)	33	24	85	100	97
100% Risk Weighted Assets ($000)	235,639	239,102	219,412	216,909	224,190
Off-Balance Sheet Risk-Weighted Obligations	**2,444**	**2,919**	**4,915**	**4,757**	**5,986**
0% Risk Weighted Credit Equivalent Amt (CEA) Off Balance Sheet Obligations	0	0	0	0	0

20% Risk Weighted CEA Off Balance Sheet Obligations	0	0	0	0	0
50% Risk Weighted CEA Off Balance Sheet Obligations	0	0	0	0	0
100% Risk Weighted CEA Off Balance Sheet Obligations	2,444	2,919	4,915	4,757	5,986
Gross Risk-Weighted Assets	**250,620**	**253,628**	**237,144**	**232,980**	**241,892**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	53,267	53,021	50,537	48,080	50,244
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**197,353**	**200,607**	**186,607**	**184,900**	**191,648**
Tier-1 Capital to Risk-Weighted Assets	**1.80%**	**1.77%**	**2.00%**	**2.02%**	**1.95%**
Total Capital to Risk-Weighted Assets	**-130.65%**	**-126.96%**	**-131.13%**	**-124.38%**	**-124.40%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	4,679	5,925	5,685	6,786	5,093
Core Liquid Assets	272,022	271,897	259,037	247,856	257,003
Short Term Liabilities	285,184	287,826	274,683	258,529	256,296
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	87.82	87.50	86.84	84.97	85.83
Cash Balances to Short Term Liabilities	1.64	2.06	2.07	2.62	1.99
Core Liquid Assets to Short Term Liabilities (FSI)	95.38	94.47	94.30	95.87	100.28
Customer Deposits to Total Loans (FSI)	937.44	901.61	865.87	731.51	773.81
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.51	1.91	1.91	2.33	1.70
Balances Due From Depository Institutions	86.31	85.59	84.94	82.64	84.13
Domestic	0.00	0.00	0.002	0.002	0.002
Abroad	86.03	85.35	84.76	82.47	83.96
Head Office and Branches	85.99	85.31	84.71	82.41	83.90
Other Depository Institutions	0.04	0.04	0.04	0.06	0.06
Short Term Liabilities	92.07	92.62	92.09	88.63	85.60
Total Deposit Liabilities	95.59	94.97	96.03	94.63	93.94
Demand Deposits	45.51	45.25	43.57	42.75	44.80
Savings Deposits	43.07	42.86	45.16	44.24	39.32
Time Deposits	7.02	6.86	7.31	7.64	9.82
Deposits Due to Depository Institutions	0.24	0.17	0.14	0.12	0.13
Domestic	0.24	0.17	0.14	0.12	0.13
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Borrowings	0.00	0.00	0.00	0.00	0.00
DEBT SECURITIES MIX (percent of Total Debt Securities Issued By):					
Domestic	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA
Other Financial Corporations	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA

OUTPUT REPORT 7
FOREIGN EXCHANGE EXPOSURE

SINGLE CURRENCY OPEN POSITION AS A % OF CAPTIAL					
New Taiwan Dollar (NTD)	NA	NA	NA	NA	0.00
Japanese Yen (JPY)	0.00	0.00	0.00	0.00	0.00
Australian Dollar (AUD)	0.00	0.00	0.00	0.00	0.00
United Kingdom Euro (EUR)	0.00	0.00	0.00	0.00	0.00
Brttish Pound (GBP)	NA	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	NA	0.00	NA
Philippine Peso (PHP)	NA	0.00	0.00	0.00	0.00
All Others	NA	0.00	0.00	0.00	0.00
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.31	0.31	0.19	0.29	0.59
Shorthand Method	0.31	0.31	0.19	0.29	0.59

OTHER RATIOS:					
FX Assets to Total Assets	0.00	0.00	0.00	0.00	0.01
FX Deposits to Total Deposits	NA	NA	NA	NA	NA
FX Liabilities to Total Liabilities (FSI)	NA	NA	NA	NA	NA

OUTPUT REPORT 8
MATURITY GAP ANALYSIS

Maturity GAP Position ('000s)					
- Less than 7 days	(2,264)	(823)	(5,433)	(6,948)	4,061
- 7 up to 30 days	(2,640)	(2,417)	(1,042)	(887)	(441)
- 1 up to 3 months	(2,076)	(8,581)	(5,406)	794	6,729
- 3 up to 6 months	(6,471)	(7,306)	2,779	7,001	(694)
- 6 up to 12 months	(2,888)	9,482	7,199	1,143	(9,785)
- 1 up to 3 years	5,284	3,346	7,424	8,554	8,311
- 3 up to 5 years	5,741	6,255	10,234	3,584	8,776
- 5 Years and Over	1,799	2,035	1,339	2,666	2,762
- Unclassified	1,018	972	137	(95)	(80)
Cumulative GAP Position ('000s)					
- Less than 7 days	(2,264)	(823)	(5,433)	(6,948)	4,061
- 7 up to 30 days	(4,904)	(3,240)	(6,475)	(7,835)	3,620
- 1 up to 3 months	(6,980)	(11,821)	(11,881)	(7,041)	10,349
- 3 up to 6 months	(13,451)	(19,127)	(9,102)	(40)	9,655
- 6 up to 12 months	(16,339)	(9,645)	(1,903)	1,103	(130)
- 1 up to 3 years	(11,055)	(6,299)	5,521	9,657	8,181
- 3 up to 5 years	(5,314)	(44)	15,755	13,241	16,957
- 5 Years and Over	(3,515)	1,991	17,094	15,907	19,719
- Unclassified	(2,497)	2,963	17,231	15,812	19,639

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	2.42	2.32	5.58	4.58	4.82
0 - 3 months	3.52	2.46	5.85	5.21	9.84
0 - 6 months	3.62	2.70	6.76	10.11	10.58
0 - 12 months	5.39	6.40	10.41	11.57	11.29

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	2,444	2,919	4,915	4,757	5,986
Transaction and Contingent Items	0	0	0	0	0
Short-Term Trade Related Contingencies	0	0	0	0	0
Sale and Repurchase Agreements	0	0	0	0	0
Forward Asset Purchases	0	0	0	0	0
Note Issuance & Revolving Underwriting Facilities	0	0	0	0	0
Commitments	3,755	4,765	6,354	4,143	2,925
Unconditionally Cancelable At Any Time Without Notice	26	18	23	21	23
Non-Cancelable With a Remaining Term to Maturity One Year or Less	3,729	4,747	6,331	4,122	2,902
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**6,199**	**7,684**	**11,269**	**8,900**	**8,911**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.79	0.94	1.65	1.63	2.00
Transaction and Contingent Items	NA	NA	NA	NA	NA
Short-Term Trade Related Contingencies	NA	NA	NA	NA	NA
Sale and Repurchase Agreements	NA	NA	NA	NA	NA
Forward Asset Purchases	NA	NA	NA	NA	NA
Note Issuance & Revolving Underwriting Facilities	NA	NA	NA	NA	NA
Commitments	1.21	1.53	2.13	1.42	0.98
Unconditionally Cancelable At Any Time Without Notice	0.01	0.01	0.01	0.01	0.01
Non-Cancelable With a Remaining Term to Maturity One Year or Less	1.20	1.53	2.12	1.41	0.97
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**2.00**	**2.47**	**3.78**	**3.05**	**2.98**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.66**	**0.61**	**0.68**	**0.59**	**0.59**
Related Party OBS Commitments to Total OBS Commitments	NA	NA	NA	NA	NA
Related Party Arrears to Total Arrears	NA	NA	NA	NA	NA
RELATED PARTY EXPOSURES AS A % OF CAPITAL					
Loans to Related Parties					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	1.84	1.34	2.25	1.55	1.16
- Officers	0.99	0.77	1.02	0.79	0.59
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.40	0.27	0.52	0.35	0.25
Investments in Marketable Shares and Other Equity Investments of Related Cos.					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA
Investments in Debt Securities Issued by Related Cos.					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA
RELATED PARTY ARREARS AS A % OF TOTAL LOANS					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA

OUTPUT REPORT 12 MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING SECTOR STATISTICS					
Number of Employees	**41**	**44**	**44**	**42**	**45**
Citizens of the Republic of Palau	34	37	36	34	37
Non-Citizens	7	7	8	8	8
DEPOSITS					
Restricted Deposits	**0**	**0**	**0**	**0**	**0**
Depository Institutions	0	0	0	0	0
Other Domestic Financial Corporations	0	0	0	0	0
Central Government	0	0	0	0	0
Local Governments	0	0	0	0	0
Statutory Domestic Non-financial Corporations	0	0	0	0	0
Domestic Private Sector	0	0	0	0	0
Non-residents	0	0	0	0	0
RESTRICTED DEPOSITS AS A % OF TOTAL DEPOSITS					
Restricted Deposits	**NA**	**NA**	**NA**	**NA**	**NA**
Depository Institutions	NA	NA	NA	NA	NA
Other Domestic Financial Corporations	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA
Statutory Domestic Non-financial Corporations	NA	NA	NA	NA	NA
Domestic Private Sector	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA
LOANS					
Secured Loans as % of Total Loans and Advances	29.56	31.96	35.33	38.19	33.58
Unsecured Loans as % of Total Loans and Advances	70.44	68.04	68.87	61.81	66.42
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	0.02	0.02	0.02	0.01	0.01

Loans to Non-Residents as % of Total Loans and Advances	NA	NA	NA	NA	NA
CAPITAL					
Paid-in Capital of Residents as a % of Total Paid-in Capital	33.00	33.00	33.00	33.82	33.82
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	67.00	67.00	67.00	66.18	66.18
Paid-in Capital as a % of Total Capital	62.42	47.91	67.62	49.12	38.03
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**47,277**	**39,840**	**32,453**	**30,630**	**43,330**
Australia	330	518	415	474	370
Japan	4,592	5,141	3,495	2,518	4,891
New Zealand	524	679	224	323	222
Philippines	669	457	569	532	658
Taiwan	1,820	2,142	13,242	1,837	2,120
United States	23,152	20,174	8,178	18,419	28,126
China	2,958	4,541	2,025	1,304	1,477
All Others	13,232	6,188	4,305	5,223	5,466
Outgoing Remittances ($000)	**58,449**	**58,841**	**34,072**	**52,032**	**56,392**
Australia	1,262	971	535	355	840
Japan	7,033	6,805	3,285	4,140	4,616
New Zealand	1,087	974	386	516	325
Philippines	4,392	4,126	4,197	6,608	6,041
Taiwan	6,291	6,397	4,422	3,850	5,616
United States	29,786	28,177	12,771	26,928	31,198
China	4,538	6,824	5,258	6,721	4,863
All Others	4,060	4,567	3,218	2,914	2,893
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.70	1.30	1.28	1.55	0.85
Japan	9.71	12.90	10.77	8.22	11.29
New Zealand	1.11	1.70	0.69	1.05	0.51
Philippines	1.42	1.15	1.75	1.74	1.52
Taiwan	3.85	5.38	40.80	6.00	4.89
United States	48.97	50.64	25.20	60.13	64.91
China	6.26	11.40	6.24	4.26	3.41
All Others	27.99	15.53	13.27	17.05	12.61
Outgoing Remittances					
Australia	2.16	1.65	1.57	0.68	1.49
Japan	12.03	11.57	9.64	7.96	8.19
New Zealand	1.86	1.66	1.13	0.99	0.58
Philippines	7.51	7.01	12.32	12.70	10.71
Taiwan	10.76	10.87	12.98	7.40	9.96
United States	50.96	47.89	37.48	51.75	55.32
China	7.76	11.60	15.43	12.92	8.62
All Others	6.95	7.76	9.44	5.60	5.13
Incoming Remittances ($000)	**47,277**	**39,840**	**32,453**	**30,630**	**43,330**
Depository Institutions Domestic	745	584	255	253	213
Other Financial Corporations Domestic	0	0	0	0	0
Development Financing Corporations	0	0	0	0	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0
Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	13,467	10,351	6,000	12,089	17,938
Local Governments (State Governments)	0	10	10	51	0
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	33,065	28,895	26,188	18,237	25,179
Non-financial Corporations	24,713	24,342	11,396	14,063	20,900
Individuals	7,970	4,212	2,482	2,630	2,700
Non-profit Institutions Serving Households	382	341	12,310	1,544	1,579
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**58,449**	**58,841**	**34,072**	**52,032**	**56,392**
Depository Institutions Domestic	3	5	31	50	51
Other Financial Corporations Domestic	0	0	489	328	328
Development Financing Corporations	0	0	489	328	328
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	1,032	1,326	4,832	15,106	14,669
Local Governments (State Governments)	3	1	14	0	4,000
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	57,411	57,509	28,707	36,548	37,344
Non-financial Corporations	53,783	53,263	26,133	34,728	34,879
Individuals	3,627	4,246	2,405	1,696	2,338
Non-profit Institutions Serving Households	1	0	169	124	127
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	1.58	1.47	0.79	0.83	0.49
Other Financial Corporations Domestic	NA	NA	NA	NA	NA
Development Financing Corporations	NA	NA	NA	NA	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	28.49	25.98	18.49	39.47	41.40
Local Governments (State Governments)	NA	0.03	0.03	0.17	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	69.94	72.53	80.70	59.54	58.11
Non-financial Corporations	52.27	61.10	35.12	45.91	48.23
Individuals	16.86	10.57	7.65	8.59	6.23
Non-profit Institutions Serving Households	0.81	0.86	37.93	5.04	3.64
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.01	0.01	0.09	0.10	0.09
Other Financial Corporations Domestic	NA	NA	1.43	0.63	0.58
Development Financing Corporations	NA	NA	1.43	0.63	0.58
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	1.77	2.25	14.18	29.03	26.01
Local Governments (State Governments)	0.01	0.00	0.04	NA	7.09
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	98.22	97.74	84.25	70.24	66.22
Non-financial Corporations	92.02	90.52	76.70	66.74	61.85
Individuals	6.21	7.22	7.06	3.26	4.15
Non-profit Institutions Serving Households	0.00	NA	0.49	0.24	0.23
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**23,026**	**23,200**	**22,150**	**22,302**	**22,430**
of which: SME depositors	398	381	377	365	363
of which: household/individuals depositors	NA	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.73	1.64	1.70	1.64	1.62
household/individuals depositors	NA	NA	NA	NA	NA
Number of Deposit Accounts	**29,670**	**29,969**	**17,576**	**17,699**	**17,844**
of which: SME deposit accounts	398	381	8,401	8,522	8,520
of which: household/individuals deposit accounts	4,778	4,744	4,680	4,610	4,571
As a % of Total Number of Deposit Accounts					
SME deposit accounts	1.34	1.27	47.80	48.15	47.75
household/individuals deposit accounts	16.10	15.83	26.63	26.05	25.62
Total Number of Borrowers	**4,766**	**4,656**	**4,566**	**4,765**	**4,667**
of which: SME borrowers	2	NA	NA	NA	NA
of which: household/individual borrowres	1,261	1,256	1,296	1,336	1,313
As a % of Total Number of Borrowers					
SME borrowers	0.04	NA	NA	NA	NA
household/individual borrowers	26.46	26.98	28.38	28.04	28.13
Total Number of Loan Accounts	**5,656**	**5,503**	**4,979**	**5,160**	**5,004**
of which: SME loan accounts	2	NA	NA	NA	NA
of which: household/individual loan accounts	1,269	1,263	1,301	1,340	1,316

As a % of Total Number of Loan Accounts					
SME loan accounts	0.04	NA	NA	NA	NA
household/individual loan accounts	22.44	22.95	26.13	25.97	26.30
Total Number of ATMs	9	9	10	10	10
Other Indicators					
Capital Growth from prior quarter ($)	1,237	1,955	(2,451)	2,346	2,422
Capital Growth from prior quarter (%)	23.70%	30.28%	-29.14%	39.36%	29.16%
Asset Growth from prior quarter($)	8,300	1,007	(12,461)	(6,574)	7,714
Asset Growth from prior quarter(%)	2.75%	0.33%	-4.01%	-2.20%	2.64%
Deposit Growth from prior quarter ($)	6,939	(968)	(8,668)	(10,420)	5,252
Deposit Growth from prior quarter (%)	2.40%	-0.33%	-2.94%	-3.64%	1.90%
LOAN QUALITY					
Loans past due 360 days or more	0	0	0	0	0
Growth qtr-on-qtr dollar amount					
Loans past due 90 days or more	40	(20)	(28)	(10)	(21)
Loans past due 360 days or more	0	0	0	0	0
Growth qtr-on-qtr percent					
Loans past due 90 days or more	22.60%	-9.22%	-14.21%	-5.92%	-13.21%
Loans past due 360 days or more	0	0	0	0	0
By economic sector, in dollar amounts					
Depository Institutions Domestic	-	-	-	-	-
Other Financial Corporations Domestic	-	-	-	-	-
Development Financing Corporations	-	-	-	-	-
Statutory Non-Bank Financial Corporations	-	-	-	-	-
Private Non-Bank Financial Corporations	-	-	-	-	-
Central Government	-	-	-	-	-
Local Governments	-	-	-	-	-
State	-	-	-	-	-
Municipal	-	-	-	-	-
Statutory Non-financial Corporations Domestic	-	-	-	-	-
Private Sector Domestic	31,584	32,733	34,472	37,735	36,351
Non-financial Corporations	6,995	7,475	8,806	11,282	8,900
Agriculture, Forestry and Fishing	-	-	-	-	-
Agriculture	-	-	-	-	-
Forestry & Logging	-	-	-	-	-
Fishing & Aquaculture	-	-	-	-	-
Mining & Quarrying	-	-	-	-	-
Manufacturing	-	-	-	-	-
Fish Processing	-	-	-	-	-
Other	-	-	-	-	-
Electricity, Gas, Steam & Air Conditioning Supply	-	-	-	-	-
Water Supply, Sewerage, Waste Mgmt & Remediation Activities	-	-	-	-	-
Construction	-	-	-	-	-
Wholesale & Retail Trade; Report of Motor Vehicles & Motorcycles	-	-	-	-	-
Transportation & Storage	44	-	-	-	-
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,659	3,415	3,683	3,830	1,522
Professional, Scientific & Technical Activities	-	-	-	-	-
Administrative & Support Services Activities	-	-	-	-	-
Public Administration & Defense; Compulsory Social Security	-	-	-	-	-
Education	-	-	-	-	-
Human Health & Social Work Activities	-	-	-	-	-
Arts, Entertainment and Recreation	-	-	-	-	-
Other Service Activities	3,292	4,060	5,123	7,452	7,378
Individuals	24,589	25,258	25,666	26,453	27,451

Housing and Land Purchases	-	-	-	-	-
Other	24,589	25,258	25,666	26,453	27,451
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)	ERROR		ERROR		

TOTAL LOANS ($'000s)	**31,585**	**32,733**	**34,472**	**37,735**	**36,351**
Secured Loans	9,335	10,462	11,687	14,412	12,206
Unsecured Loans	22,250	22,271	22,785	23,323	24,145
Growth qtr-on-qtr dollar amount					
Total Loans	**745**	**1,148**	**1,739**	**3,263**	**(1,384)**
Secured Loans	486	1,127	1,225	2,725	(2,206)
Unsecured Loans	259	21	514	538	822
Growth qtr-on-qtr percent					
Total Loans	**2%**	**4%**	**5%**	**9%**	**-4%**
Secured Loans	5%	12%	12%	23%	-15%
Unsecured Loans	1%	0.1%	2%	2%	4%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,825	1,805	1,864	1,953	1,949
Total Loans less NPLs	31,368	32,536	32,914	37,576	36,213
Ratio of Provisions to Total Loans (both less NPLs)	5.82%	5.55%	5.66%	5.20%	5.38%
Liquidity Indicators					
in dollar amounts					
Due from Banks	267,343	265,972	253,352	241,070	251,910
Due from Home Office & Other branches	266,337	265,106	252,685	240,401	251,220
Demand Deposits due from Home Office & Other branches	266,337	265,106	252,685	240,401	251,220
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	4,679	5,925	5,685	6,786	5,093
Sum of Cash and Due from Depository Institutions	272,022	271,897	259,037	247,856	257,003
Effective Federal Funds Rate (Qtr Avg)	**#REF!**	**#REF!**	**#REF!**	**#REF!**	**#REF!**
Est. Yield on Due From HO (Insured Banks Only)	#REF!	#REF!	#REF!	#REF!	#REF!
Interest Income from Due From HO (Insured Banks Only)	2,480	4,295	2,133	4,193	6,405
Annualized Yield on Due From HO (Insured Banks Only)	**1.24%**	**1.61%**	**3.30%**	**3.32%**	**3.38%**

Liquid Assets (PR-10)	**272,022**	**271,897**	**259,037**	**247,856**	**257,003**
Short-term Deposit Liabilities	306,824	305,360	282,648	267,095	277,481
Demand	140,960	140,613	129,965	124,692	134,150
Savings	133,395	133,191	134,697	129,064	117,746
Time	32,469	31,556	17,986	13,339	25,585
Other Short Term Liabitilities (PR-10)	1,122	1,130	1,381	1,408	1,452
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	98%	98%	98%	97%	98%
Due from Depository Institutions to Total Assets	86%	86%	85%	83%	84%
Liquid Assets (PR-10) to Total Assets	88%	87%	87%	85%	86%
Liquidity Ratio (PR-10)	**88%**	**89%**	**91%**	**92%**	**92%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**7,452**	**(125)**	**(12,860)**	**(11,181)**	**9,147**
Short-term Deposit Liabilities	6,985	(1,464)	(22,712)	(15,553)	10,386
Demand	1,787	(347)	(10,648)	(5,273)	9,458
Savings	5,598	(204)	1,506	(5,633)	(11,318)
Time	(400)	(913)	(13,570)	(4,647)	12,246
Other Short Term Liabitilities (PR-10)	(15)	8	251	27	44
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**2.8%**	**0.0%**	**-4.7%**	**-4.3%**	**3.7%**
Short-term Deposit Liabilities	2.3%	-0.5%	-7.4%	-5.5%	3.9%
Demand	1.3%	-0.2%	-7.6%	-4.1%	7.6%
Savings	4.4%	-0.2%	1.1%	-4.2%	-8.8%
Time	-1.2%	-2.8%	-43.0%	-25.8%	91.8%
Other Short Term Liabitilities (PR-10)	-1.3%	0.7%	22.2%	2.0%	3.1%

Year-to-date Averages					
Deposits Due from Depository Institutions	267,717	267,368	259,662	253,465	253,076
Domestic Depository Institutions	853	830	639	589	570
Abroad	266,864	266,538	259,024	252,875	252,506
Head Office and Branches	266,732	266,406	258,896	252,731	252,353
Other Depository Institutions	132	131	128	145	153
Deposits	296,369	296,119	290,789	285,871	284,725
Domestic Deposits	296,368	296,119	290,789	285,871	284,725
Non-Residents	1	1	-	-	-
Head Office and Branches	-	-	-	-	-
Other Depository Institutions	-	-	-	-	-
Other Financial Institutions	-	-	-	-	-
Other Non-Residents	1	1	-	-	-
Interbank Funds Purchased	-	-	-	-	-
Top Twenty Deposits ($)	216,903	207,093	156,856	146,604	152,131
Top Twenty Deposits as % of Total Deposits	**73%**	**70%**	**55%**	**53%**	**54%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	6,589	7,645	12,360	12,402	12,666
Interest Expense	115	116	208	278	328
Net Interest Income	6,475	7,529	12,152	12,124	12,338
Provisions for Bad Loans Expense	241	225	664	438	399
Non-Interest Income	1,301	1,284	1,164	1,182	1,205
Non-Interest Expense	3,525	3,549	3,516	3,412	3,512
Net Income Before Tax	4,009	5,039	9,136	9,456	9,633
Less: Applicable Income Tax	149	193	252	266	263
Net Income After Tax	**3,860**	**4,846**	**8,884**	**9,190**	**9,370**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	32,784	32,808	30,226	29,326	29,766
2) Additional Loans Needed = Total Loans minus 1)	1,199	75	NA	NA	NA
3) % Loan Growth needed = 2) divided by Total Loans	4%	0%	NA	NA	NA
Year to Date Remittances: Net Position	**(44,561)**	**(63,562)**	**(1,619)**	**(23,021)**	**(36,084)**
Total Incoming	139,101	178,941	32,453	63,083	106,413
Total Outgoing	183,662	242,503	34,072	86,104	142,497

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	2.08	2.71	2.00	2.85	3.58
Non Performing Loans to Total Loans	0.69	0.60	0.51	0.42	0.38
Non Performing Loans to Past Due Loans	0.29	0.24	0.28	0.28	0.26
Provisions for Loan Losses to NPLs	941.01	1016.24	1202.96	1328.30	1512.32
Net Income to Average Assets (ROA)	1.25	1.57	2.92	3.06	3.12
Net Interest Income to Average Earning Assets (NIM)	2.17	2.52	4.15	4.21	4.28
Average Yield on Loans	10.09	10.17	11.09	10.85	11.01
Average Cost of Deposits	0.04	0.04	0.07	0.10	0.12
Liquidity Ratio (PR-10)	88.33	88.71	91.20	92.31	92.14
Net Loans to Total Assets	9.54	9.89	10.41	12.21	11.44
Customer Deposits to Total Loans	937.44	901.61	865.87	731.51	773.81
Return on Equity (Uninsured Banks Only)	67.72	77.64	123.64	121.58	112.20
Cash Balances to Short Term Liabilities	1.64	2.06	2.07	2.62	1.99

Summary Balance Sheet

Cash and Due from Banks	272,022	271,897	259,037	247,856	257,003
Net Loans	29,543	30,731	31,050	35,623	34,264
Gross Loans	31,585	32,733	33,083	37,735	36,351
(Provisions for Loan Losses)	(2,042)	(2,002)	(2,033)	(2,112)	(2,087)
Performing Loans	31,368	32,536	32,914	37,576	36,213
Non Performing Loans	217	197	169	159	138
*****Past Due Loans (includes NPLs)*****	745	823	596	574	522
All Other Assets	8,173	8,117	8,197	8,231	8,157
TOTAL ASSETS	**309,738**	**310,745**	**298,284**	**291,710**	**299,424**
Total Deposits	296,091	295,123	286,455	276,035	281,287
Demand/Checking	140,960	140,613	129,965	124,692	134,150

Savings	133,395	133,191	134,697	129,064	117,746
Time Deposits	21,736	21,319	21,793	22,279	29,391
All Other Liabilities	7,191	7,211	7,257	7,369	7,409
TOTAL LIABILITIES	**303,282**	**302,334**	**293,712**	**283,404**	**288,696**
Paid-in Capital	4,030	4,030	4,030	4,080	4,080
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	2,425	4,380	1,930	4,226	6,648
Other	1	1	0	0	0
TOTAL CAPITAL	**6,456**	**8,411**	**5,960**	**8,306**	**10,728**
TOTAL LIABILITIES & CAPITAL	**309,738**	**310,745**	**299,672**	**291,710**	**299,424**